

Welcome to Financial Education Month

To celebrate your efforts to enrich and enhance student's knowledge of finance, we've created these supplies for a bulletin board in your hallway or classroom.

- Two sets of posters (one black and white; one yellow)
- One set of black and white images and headings (also below)

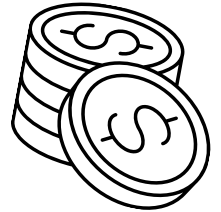
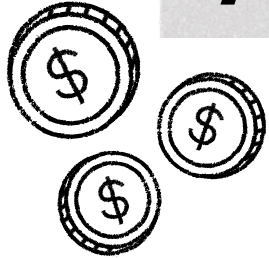
Just print, cut, and staple! A model of one possible design is included here. But, feel free to make it your own!



Send a picture to
[MCEE@towson.edu!](mailto:MCEE@towson.edu)




April is Financial Education Month




By the Numbers:

The average federal loan debt for young adults (25-34) is about \$33,150.




Borrowers under 40 owe 54.5% of all student loan debt, totaling \$869.02 billion.

Average Student Loan Debt by Age (2025) Facts & Statistics




Financial literacy course-taking surged: 45% of high-schoolers took a personal finance class in 2025, up from 31% in 2024.

-Junior Achievement USA





BUT...

80% of teens have never heard of FICO credit scores or do not fully understand their purpose.

-Teen Financial Literacy in 2025, Everfi


43% of teens believe that an interest rate of 18% on debt is manageable and can be paid off over time.

-Teen Financial Literacy in 2025, Everfi



When they receive money, only 36% of Teenagers save a part for their future, 23% save for their education, and 13% invest.

-Teen Financial Literacy in 2025, Everfi






Roughly one-third (33%) do not have a bank account. About of teens have never been inside a physical bank.

-Federal Reserve



8 in 10 upperclassmen use or plan to use peer-to-peer payment apps within a year, though only about 50% feel confident they can use them safely.

-Teen Financial Literacy in 2025, Everfi






18- to 24-year-olds consistently report the highest rates of entrepreneurial activity (often over 20%) compared to older cohorts, despite also having high business closure rates.

-GEM Report, Babson College


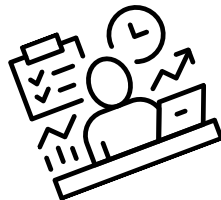

In 2025, approximately 30% to 33% of youth aged 16-19 in the U.S. are employed, mostly in part-time work. For the broader age group of 16-24, the employment-to-population ratio is 53.1% as of July 2025.

-Bureau of Labor Statistics




The vast majority of employed youth work in leisure and hospitality (25%), retail trade (17%), and education and health services (14%).

-Bureau of Labor Statistics


A 2025 Maryland housing needs update estimates 47% of Maryland renter households are cost-burdened, with a shortage of 275,000+ affordable rental homes for those below 80% of area median income.

dhcd.maryland.gov/Documents/Research/Housing-Needs-Assessment/Report-2-v0627-SHNA-2025.pdf





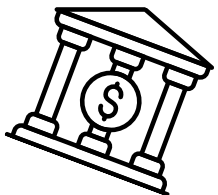

Young people are investing earlier than previous generations; only 6% of 25-year-olds were invested in 2015, compared to 39% by 2022.

-Yahoo Finance

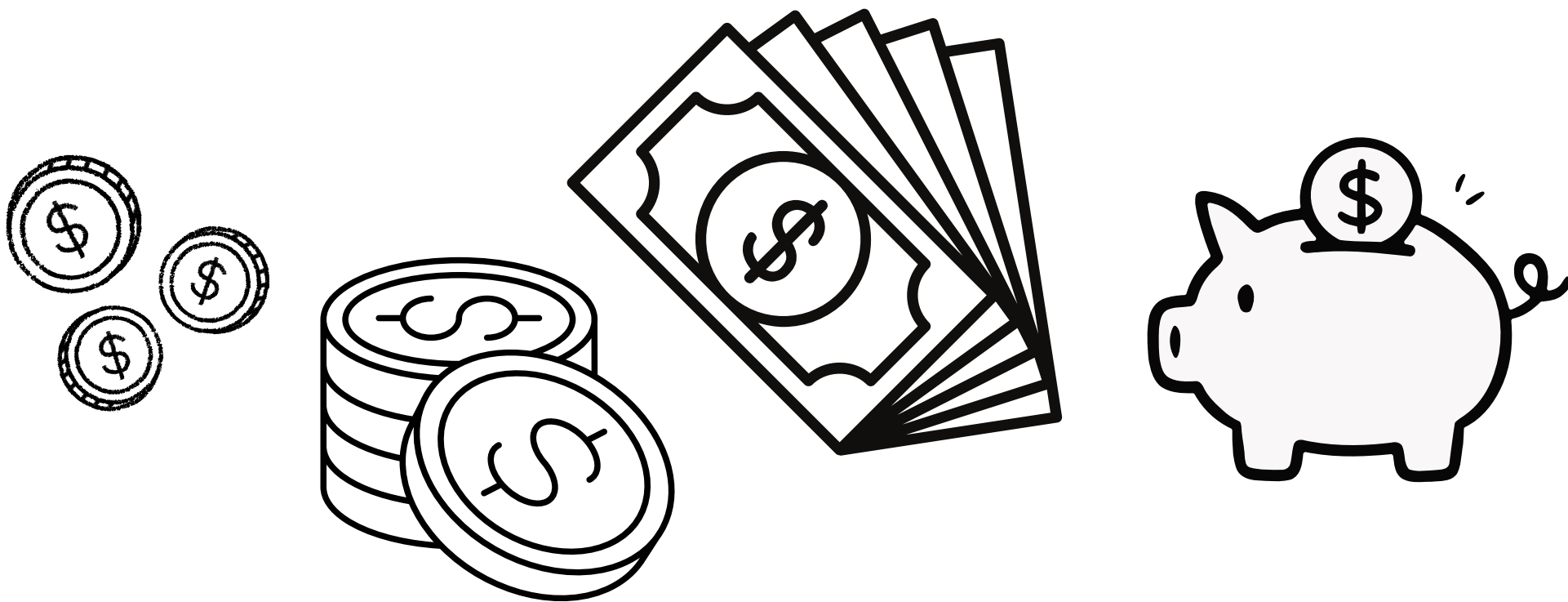


About 30-35% of Maryland students k-12 have a 529 College Savings Account (2025).

-Maryland State Dept. of Education

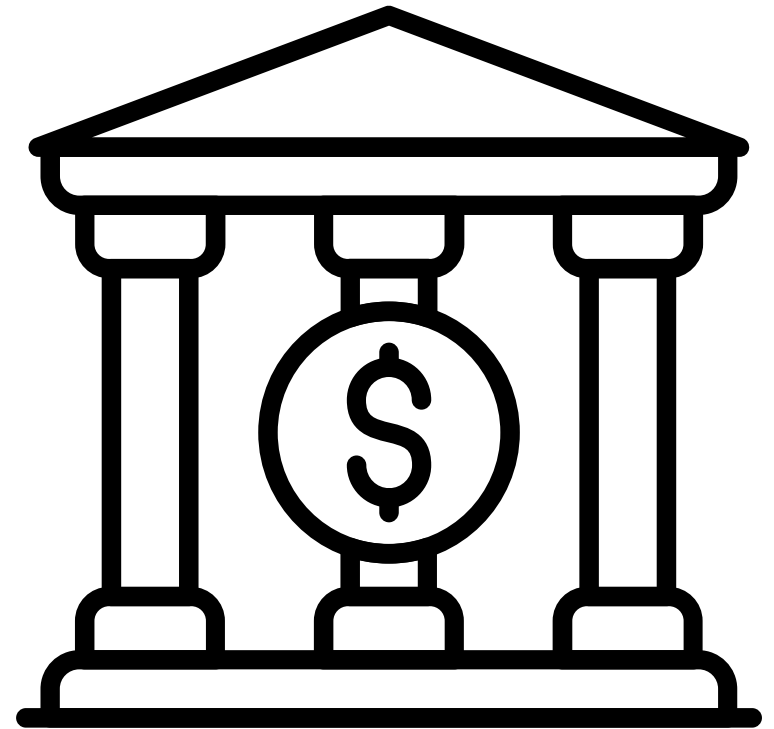
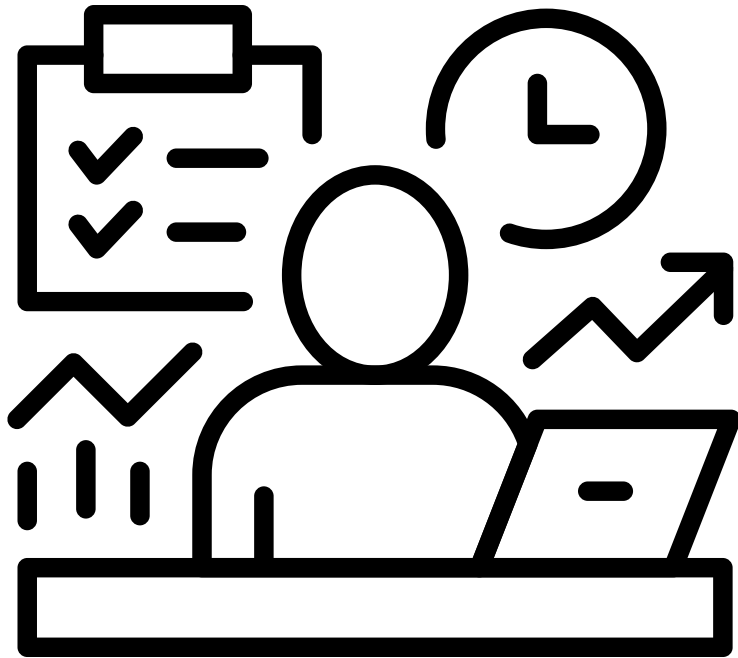
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